REMARKS

Claims 1 - 29 and 38 have been rejected by the present final Office Action. After entry of the present amendment, Claims 1 - 29, and 38 remain pending in the application. The present amendment amends independent claims 1, 7, 8, 11, 24, and 38 to clarify the scope of the claimed inventions. Reconsideration of the application in view of the present amendment and following remarks is respectfully requested.

Claim Rejections Under 35 U.S.C. § 101

In the final Office Action, claims 1 - 29 and 38 were rejected under 35 U.S.C. §101 as being allegedly directed to non-statutory subject matter. Independent claims 1, 7, 8, 11, 24, and 38 have been amended to clarify the scope of the claimed inventions. In particular, claims 1, 8. 11, and 24 have been amended to clarify that the methods are "computer-implemented" and that at least some of the elements are performed by "at least one processor". These amended claims are believed to be sufficiently tied to a specific machine. With respect to claims 7 and 38, these claims have also been amended and are believed to be sufficiently tied to a specific machine, e.g., claim 7 now includes "A computer program operable to execute on a computer system operable for check entry comprising: at least one check entry module" and claim 38 recites "A system for receiving a check identifier during a check transaction, the system comprising: a processing means for receiving a substitute check identifier" (underlining supplied). The claim rejections are believed to be traversed.

Claim Rejections Under 35 U.S.C. § 103

Claims 1 - 29 and 33 were rejected under 35 U.S.C. §103(a) as being obvious over Carney, et al., U.S. Patent No. 5,890,141 *("Carney")*, in view of Chapman, U.S. Patent No. 5,432,506 ("*Chapman*"). The Office Action admits that *Carney* does not teach the element "instructing the user to replace the separator symbols of the original check identifier in MICR format with non-numeric replacement symbols." *See* page 4. While the Office Action relies on *Chapman*, col. 2, lines 4 – 10 , to allegedly disclose this element, *Chapman* merely relates to converting imprinted strings of characters, including date field, payee field, number amount

field, alpha amount field, and check number field, to a unique code number. *Chapman* appears to relate to a secret program 16 that operates a unique code generator 17 that generates a unique code based on selected characters from variable check fields. *Chapman* does not appear to mention or relate to replacement of any separator symbols of the original check identifier, or to "instructing, via the at least one processor, the user to replace the separator symbols of the original check identifier in MICR format with non-numeric replacement symbols, thereby obtaining a substitute check identifier, the substitute check identifier comprising the plurality of numeric fields separated by the replacement symbols".

To clarify the scope of the claimed inventions of independent claims 1, 7, 8, 11, 24, and 38, claims 1, 7, 8, 11, 24, and 38 have been amended to include the element "non-numeric keyboard symbols". These elements are fully supported by the Applicants' specification at least at paragraph [0046], which states in part:

> [0046] Referring back to FIG. 4, the second instruction 408 reminds the customer 104 or operator to replace the separator symbols in the MICR format check identifier with a replacement symbol "*". Other symbols that appear on a common computer keyboard, such as ".", ",", "#", "/" and others may also be used as a replacement symbol.

In contrast, neither *Carney* nor *Chapman* teach or suggest the amended element "instructing, via the at least one processor, the user to replace the separator symbols of the original check identifier in MICR format with non-numeric keyboard replacement symbols, thereby obtaining a substitute check identifier, the substitute check identifier comprising the plurality of numeric fields separated by the replacement symbols" (underlining supplied). While *Chapman* may relate to generating a string of characters that is a unique code (see col. 2, lines 4-10), there is no teaching or suggestion by *Chapman* of "instructing, via the at least one processor, the user to replace the separator symbols of the original check identifier in MICR format with non-numeric keyboard replacement symbols".

For at least the reasons provided above, the amended independent claims 1, 7, 8, 11, 24, and 38 should be allowable over the cited references.

Dependent claims 2 - 6, 9 - 10, 12 - 23, and 25 – 29 are ultimately dependent from at least one of independent claims 1, 7, 8, 11, 24, and 38, for which arguments of patentability have been provided above, and if the underlying independent claims are allowable, the corresponding dependent claims should be allowable.

CONCLUSION

It is not believed that extensions of time or fees for addition of claims are required, beyond those that may otherwise be provided for in documents accompanying this paper. However, in the event that additional extensions of time are necessary to allow consideration of this paper, such extensions are hereby petitioned under 37 C.F.R. § 1.136(a), and any fee required therefore (including fees for net addition of claims) is hereby authorized to be charged to Deposit Account No. 19-5029. If the Examiner believes a telephone conversation would facilitate the examination of this application, Applicants invite the Examiner to call the Attorney below at any time.

Respectfully submitted,

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